

DEC 06 2004

PTO/SB/21 (09-04)

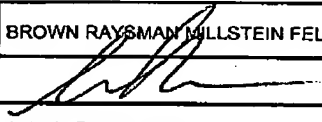
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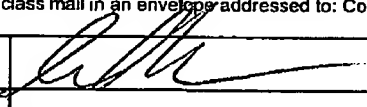
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/712,358	
	Filing Date	Nov. 14, 2000	
	First Named Inventor	William Fitzpatrick et al.	
	Art Unit	3624	
	Examiner Name	Kyle, Charles	
Total Number of Pages in This Submission	5	Attorney Docket Number	4797/32 (4034-32)

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks Response to Office Communication (4 pages)		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	BROWN RAYSMAN HILLSTEIN FELDER & STEINER LLP		
Signature			
Printed name	Antonio Papageorgiou		
Date	December 6, 2004	Reg. No.	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: William Fitzpatrick et al.
Serial No.: 09/712,358 Examiner: Kyle, Charles R.
Filed: November 14, 2000 Group Art Unit: 3624
Title: **BROWSER INTERFACE AND NETWORK BASED
FINANCIAL SERVICES SYSTEM**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE COMMUNICATION

Sir:

This Response is submitted in response to the Office Communication dated November 26, 2004 in connection with the above-identified application. In the Office Communication, the Examiner asserts that the September 7th 2004 amendment is not fully responsive insofar as the amendment does not include arguments pointing out specific distinctions believed to render the added claims 26-31 patentable over the applied references. The Applicant's respectfully disagree with the Examiner.

Newly added claim 31 is an independent claim, which shares some of the features of claims 1 and 16 as amended. Arguments that point out the specific distinctions of the common features of claim 1, 16, and 31 are provided at page 10, first paragraph, of the September 2004 amendment, which is attached hereto for your reference. Arguments that point out the distinctions of claim 31, in addition to the common features with claims 1 and 16, are provided at page 10, second paragraph, of the September 2004 amendment.

With regard to claims 26-30, these newly added claims are dependent on claim 16. As noted above, arguments with respect to the distinctions of claim 16 are provided at page 10, first paragraph, of the September 2004 amendment. These arguments are therefore provided for dependent claims 26-30 by virtue of their dependency on claim 16. Moreover,